

**Information to identify the case:**

Debtor 1	<b>Jonathon L. Gatewood</b> First Name   Middle Name   Last Name	Social Security number or ITIN <b>xxx-xx-2632</b>
Debtor 2	<b>Courtney M. Gatewood</b> (Spouse, if filing) First Name   Middle Name   Last Name	EIN <b>-----</b> Social Security number or ITIN <b>xxx-xx-1912</b>
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>		
Case number: <b>18-20664-GLT</b>		

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Jonathon L. Gatewood

Courtney M. Gatewood  
aka Courtney M. Haywood

7/18/18

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Jonathon L. Gatewood  
 Courtney M. Gatewood  
 Debtors

Case No. 18-20664-GLT  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 23

Date Rcvd: Jul 18, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 20, 2018.

db/jdb +Jonathon L. Gatewood, Courtney M. Gatewood, 116 Howell Street, Elizabeth, PA 15037-2514  
 14779345 +Bank of America, 4909 Savarese Cir, Tampa, FL 33634-2413  
 14779349 +Capone/Cabelas, 4800 NW 1st Street, Suite 300, Lincoln, NE 68521-4463  
 14779354 +Childrens Hospital, c/o State Collection Service, 2509 S Stoughton Road, Madison, WI 53716-3314  
 14779355 +Citi, P.O. Box 6190, Sioux Falls, SD 57117-6190  
 14779361 +Freedom Plus, 1875 South Grant Street, San Mateo, CA 94402-2666  
 14779363 +PNC Bank, N.A., P.O. Box 3180, Pittsburgh, PA 15230-3180  
 14779364 +PNC Mortgage, P.O. Box 8703, Dayton, OH 45401-8703

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 19 2018 02:22:54 Pennsylvania Dept. of Revenue,

Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 14779342 +EDI: AMEREXPR.COM Jul 19 2018 05:58:00 AMEX, P.O. Box 297871,  
 Fort Lauderdale, FL 33329-7871  
 14779346 +EDI: TSYS2.COM Jul 19 2018 05:58:00 Barclays Bank Deleware, P.O. Box 8803,  
 Wilmington, DE 19899-8803  
 14779347 EDI: CAPITALONE.COM Jul 19 2018 05:58:00 Capital One, 15000 Capital One Drive,  
 Henrico, VA 23238  
 14779350 +EDI: CHASE.COM Jul 19 2018 05:58:00 Chase Card, P.O. Box 15298,  
 Wilmington, DE 19850-5298  
 14779356 +EDI: CITICORP.COM Jul 19 2018 05:58:00 Citi, P.O. Box 6241, Sioux Falls, SD 57117-6241  
 14779357 +EDI: SWCR.COM Jul 19 2018 05:58:00 Comcast, c/o Sw Credit Sysystems,  
 4120 International Parkway, Carrollton, TX 75007-1957  
 14779358 +EDI: WFNNB.COM Jul 19 2018 05:58:00 Comenity Bank/Victorias Secret, P.O. Box 182789,  
 Columbus, OH 43218-2789  
 14779359 EDI: DISCOVER.COM Jul 19 2018 05:58:00 Discover Financial Services, P.O. Box 15316,  
 Wilmington, DE 19850  
 14779362 +E-mail/Text: bankruptcy@huntington.com Jul 19 2018 02:23:15 Huntington National Bank,  
 7 Easton Oval, Columbus, OH 43219-6060  
 14780162 +EDI: PRA.COM Jul 19 2018 05:58:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 14779365 +EDI: RMSC.COM Jul 19 2018 05:58:00 SYNCB/Amazon, P.O. Box 965015,  
 Orlando, FL 32896-5015  
 14779366 +EDI: RMSC.COM Jul 19 2018 05:58:00 SYNCB/Toysrus, P.O. Box 965005,  
 Orlando, FL 32896-5005  
 14779367 EDI: RMSC.COM Jul 19 2018 05:58:00 SYNCB/Walmart, P.O. Box 965024,  
 Orlando, FL 32896-5046  
 14779368 +EDI: WFFC.COM Jul 19 2018 05:58:00 Wffnb Retail, P.O. Box 94498,  
 Las Vegas, NV 89193-4498

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Bank Of America, N.A.  
 cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14779343\* +AMEX, P.O. Box 297871, Fort Lauderdale, FL 33329-7871  
 14779344\* +AMEX, P.O. Box 297871, Fort Lauderdale, FL 33329-7871  
 14779348\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
 (address filed with court: Capital One, 15000 Capital One Drive, Henrico, VA 23238)  
 14779351\* +Chase Card, PO Box 15298, Wilmington, DE 19850-5298  
 14779352\* +Chase Card, PO Box 15298, Wilmington, DE 19850-5298  
 14779353\* +Chase Card, PO Box 15298, Wilmington, DE 19850-5298  
 14779360\* ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025  
 (address filed with court: Discover Financial Services, P.O. Box 15316,  
 Wilmington, DE 19850)

TOTALS: 1, \* 8, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-2

User: admin  
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Total Noticed: 23

Date Rcvd: Jul 18, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 20, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 18, 2018 at the address(es) listed below:

Dennis J. Spyra on behalf of Joint Debtor Courtney M. Gatewood attorneyspyra@dennisspyra.com, deborah@dennisspyra.com;missdebrastone@msn.com  
Dennis J. Spyra on behalf of Debtor Jonathon L. Gatewood attorneyspyra@dennisspyra.com, deborah@dennisspyra.com;missdebrastone@msn.com  
James Warmbrodt on behalf of Creditor Bank Of America, N.A. bkgroup@kmllawgroup.com  
Jeffrey J. Sikirica trusteesikirica@zoominternet.net, PA59@ecfcbis.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

TOTAL: 5